

**Information to identify the case:**

Debtor 1	<u>Carl James Tenasse</u>	Social Security number or ITIN	xxx-xx-4188
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Amy Lynn Tenasse</u>	Social Security number or ITIN	xxx-xx-3324
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-25964-CMG			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carl James Tenasse  
aka Carl Tenasse, aka Carl J Tenasse

Amy Lynn Tenasse  
aka Amy Tenasse, aka Amy L Tenasse

1/21/20

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Carl James Tenasse  
Amy Lynn Tenasse  
DebtorsCase No. 14-25964-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 47

Date Rcvd: Jan 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2020.

db/jdb  
cr +Carl James Tenasse, Amy Lynn Tenasse, 535 Raub Street, Easton, PA 18042-1568  
+Seterus, Inc. as authorized Subservicer for Federa, Ras Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927  
cr Seterus, Inc., servicing agent for creditor Federa, PO Box 1047, Hartford, CT 06143-1047  
514964627 +Citi Mortgage, Inc., POB 1002, Hagerstown, MD 21741-1002  
514964632 CitiMortgage, Inc., POB 6243, Sioux Falls, SD 57117-6243  
514964630 +Citibank Usa N.a., 399 Park Avenue, New York, NY 10043-0001  
514964634 +Commonwealth Financial, 245 Mian St., Dickson City, PA 18519-1641  
514964633 +Commonwealth Financial, ATTN: BANKRUPTCY, 245 Main St, Dickson City, PA 18519-1641  
516298048 +Federal National Mortgage Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853  
514964638 +Foster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725-5710  
514964639 +Hillcrest Emergency Serv Grp, 6780 Mayfield Road, Mayfield Heights, OH 44124-2203  
514964640 Internal Revenue Service, POB 931100, Louisville, KY 40293-1100  
514964642 +Krovatin Klingeman LLC, 60 Park Place STE 1100, Newark, NJ 07102-5515  
514964644 +Mers, 1818 Library Street STE 300, Reston, VA 20190-6280  
514964643 +Mers, POB 2026, Flint, MI 48501-2026  
514964647 +Patrick J. Brannon, DMD, PC, George K. Thomas, DMD, 225 Prospect Avenue, Phillipsburg, NJ 08865-1529  
514964648 +Paul, Weiss Rifkind, Wharton, & Garrison, LLP, 1285 Avenue Of The Americas, New York, NY 10019-6031  
514964649 +Phillipsburg Assessor, Municipal Bldg., 675 Corliss Avenue, Phillipsburg, NJ 08865-1698  
514964650 +Powers Kirn, LLC, 728 Marne Highway, STE 200, Moorestown, NJ 08057-3128  
514964651 Pressler And Pressler, L.L.P., 7 Entin Road, Parsippany, NJ 07054-5020  
514964652 +Priority Legal Services, 10387 Main St STE 202, Fairfax, VA 22030-2453  
514964653 #+Pro Capital Fund, LLC, 1000 Haddonfield Berlin Road STE 203, Voorhees, NJ 08043-3520  
514964654 Progressive Financial Services, 1209 4th Avenue South - Dept. PRO, Nashville, TN 37210-4107  
514964655 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Seterus, PO Box 1047, Hartford, CT 06143-1047)  
515190764 Seterus, Inc. c/o, Federal National Mortgage Association, PO Box 2008, Grand Rapids, MI 49501-2008  
514964660 +The Philadelphia Contributionship, 210 South Fourth, Phila, PA 19106-3704  
514964661 +US Bank CUST For PRO Capital I LLC, 50 S 16th Street STE 1950, Phila, PA 19102-2516

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 22 2020 02:24:44 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 22 2020 02:24:41 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
515081437 EDI: AIS.COM Jan 22 2020 06:23:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
514982393 EDI: AIS.COM Jan 22 2020 06:23:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
514964659 EDI: CITICORP.COM Jan 22 2020 06:23:00 Thd/cbna, CITICORP CREDIT SERVICES/ATTN:CENTRALIZE, Po Box 20507, Kansas City, MO 64195  
515102284 EDI: BL-BECKET.COM Jan 22 2020 06:23:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
514964628 EDI: CIAC.COM Jan 22 2020 06:23:00 Citi Mortgage, Inc., POB 142199, Irving, TX 75014-2199  
514964629 +EDI: CITICORP.COM Jan 22 2020 06:23:00 Citibank USA Citicorp Credit Services, Attn: Centralized Bankruptcy, POB 20507, Kansas City, MO 64195-0507  
514964631 +EDI: CIAC.COM Jan 22 2020 06:23:00 Citimortgage Inc, Po Box 9438,dept 0251, Gaithersburg, MD 20898-9438  
514976769 EDI: DISCOVER.COM Jan 22 2020 06:23:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
514964635 +EDI: DISCOVER.COM Jan 22 2020 06:23:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  
514964637 +E-mail/Text: fggbanko@fgny.com Jan 22 2020 02:23:43 Forster, Garbus & Garbus, Attorney At Law, 7 Banta Place, Hackensack, NJ 07601-5604  
515045068 EDI: IRS.COM Jan 22 2020 06:23:00 Internal Revenue Service, Department of Treasury, P.O.Box 7346, Philadelphia, PA 19101-7346  
514964641 +E-mail/Text: bncnotices@becket-lee.com Jan 22 2020 02:23:47 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
514964645 +EDI: MID8.COM Jan 22 2020 06:23:00 Midland Funding, ATTN: BANKRUPTCY, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
514964646 +EDI: MID8.COM Jan 22 2020 06:23:00 Midland Funding, LLC, 8875 Aero Dr. STE 200, San Diego, CA 92123-2255  
515027737 EDI: TDBANKNORTH.COM Jan 22 2020 06:23:00 TD Bank N.A., Attn: Bankruptcy Dept., ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547  
514964657 EDI: TDBANKNORTH.COM Jan 22 2020 06:23:00 Td Bank N.a., TD BANK/ATTN: BANKRUPTCY, Po Box 1377, Lewiston, ME 04243

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 47

Date Rcvd: Jan 21, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514964658 EDI: TDBANKNORTH.COM Jan 22 2020 06:23:00 Td Banknorth Maine, TD Bank/Attn: Bankruptcy,  
POB 1377, Lewiston, ME 04240  
514964662 +EDI: VERIZONCOMB.COM Jan 22 2020 06:23:00 Verizon, 500 Technology Dr Ste 30,  
Weldon Spring, MO 63304-2225

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514964656\* ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Seterus, PO Box 1047, Hartford, CT 06143-1047)  
514964636 ##Fannie Mae, 3900 Wisconsin Avenue NW, Washington, DC 20016-2806

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 23, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Patrick O. Lacsina on behalf of Creditor Seterus, Inc. as authorized Subservicer for Federal National Mortgage Association (Fannie Mae), Creditor c/o Seterus, Inc.,  
PATRICK.LACSINA@GMAIL.COM  
William M. E. Powers, III on behalf of Creditor Seterus, Inc., servicing agent for creditor Federal National Mortgage Association ecf@powerskirn.com  
William M.E. Powers on behalf of Creditor Seterus, Inc., servicing agent for creditor Federal National Mortgage Association ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Seterus, Inc., servicing agent for creditor Federal National Mortgage Association ecf@powerskirn.com  
William S. Wolfson on behalf of Joint Debtor Amy Lynn Tenasse wwolfsonlaw@comcast.net,  
liza.wwolfsonlaw@comcast.net  
William S. Wolfson on behalf of Debtor Carl James Tenasse wwolfsonlaw@comcast.net,  
liza.wwolfsonlaw@comcast.net

TOTAL: 8